

EXHIBIT O



Ditech Financial LLC
PO Box 6172
Rapid City, SD 57709-6172
Phone: 1-877-624-8026
Fax: 1-855-895-4481
www.ditech.com

February 9, 2016

CARLOS E ANDAGANA
JEANNETH C GONZALEZ
5334 DELIA TERRACE
EAST STROUDSBURG, PA 18301

RE: Ditech Financial LLC ("Ditech")
Account Number: [REDACTED] 4006
Property Address: 5334 DELIA TER
EAST STROUDSBURG, PA 18301

Dear CARLOS E ANDAGANA and JEANNETH C GONZALEZ:

We have reviewed your offer for a short sale on the above-referenced property serviced by Ditech. The decision has been made to counter your offer of \$76,000.00 with a preliminary approval of a sales amount of \$76,000.00.

Additionally, as part of the short sale the investor or owner of your account has determined that you are required to provide a contribution in the amount of \$59,400.00.

A final approval letter will be provided with all the necessary details after we receive the updated, agreed-upon HUD-1 Settlement Statement, contract addendum and an amended Purchase Agreement showing the final offer amount, signed by the buyers and sellers.

If you have any questions concerning your account, please contact your specialist Ladaysha B. at 1-800-643-0202, extension 62514.

Sincerely,

Ditech
1-800-643-0202
Monday – Friday 7 a.m. to 8 p.m. and Saturday 7 a.m. to 1 p.m. CST

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.